



NEW JERSEY DEPARTMENT OF MILITARY AND VETERANS AFFAIRS  
JOINT FORCE HEADQUARTERS  
3650 SAYLORS POND ROAD  
FORT DIX, NEW JERSEY 08640-5606

ARMY BULLETIN NO. 35

22 September 2005

**SERVICEMENS GROUP LIFE INSURANCE (SGLI) INCREASE \$400,000 (G1)**

1. The maximum level of Servicemembers' Group Life Insurance coverage will be increased from \$250,000 to \$400,000 on **September 1, 2005**.

2. Anyone in service on September 1, 2005, will have their coverage increased to \$400,000, even if they previously declined or elected lesser coverage. If they still desire no coverage or less than the maximum, they will have to go their Personnel Office and re-elect no coverage or less than the maximum.

3. Servicemembers can only elect coverage in increments of \$50,000. Previously, members could elect coverage in increments of \$10,000. Therefore, the only SGLI coverage amounts available will be:

\$50,000	\$250,000
\$100,000	\$300,000
\$150,000	\$350,000
\$200,000	\$400,000

4. The premium rates for SGLI coverage will remain the same. Currently, the rate is 6.5 cents per \$1,000 per month, or \$16.25 per month for \$250,000. Therefore, if a member elects the new maximum coverage of \$400,000, they will pay \$26.00 per month.

5. SGLI members serving in areas of operations designated by the Secretary of Defense as combat operations or zones of combat will have the premiums for \$150,000 of coverage paid for by the Department of Defense. This is only while they are serving in designated areas of operations. Once they are no longer serving in such an area they will once again have to pay the premiums themselves.

The examples in the table below show how the free coverage will work.

<b>Elected By Member</b>	<b>or Operation Designated DoD as Combat</b>	<b>for by DoD</b>	<b>(If death occurs)</b>
\$400,000	Yes	\$150,000	\$400,000
\$50,000	Yes	\$150,000	\$200,000
\$0	Yes	\$150,000	\$150,000
\$0	No	\$0	\$0
\$50,000	No	\$0	\$50,000
\$400,000	No	\$0	\$400,000

6. The Department of Defense will be paying a death gratuity of \$150,000 for deaths that occurred in specified combat conditions on or after October 7, 2001 but before September 1, 2005 that occurred in the theater of operations of Operations Enduring and Iraqi Freedom. This gratuity is in addition to the existing Department of Defense death gratuity that is increasing from \$12,420 to \$100,000 for the same group of servicemembers.

OFFICIAL:



STEPHEN J. HINES  
COL, GS, NJARNG  
Chief of Staff

GLENN K. RIETH  
Major General, NJARNG  
The Adjutant General

DISTRIBUTION: A, A2, B, C